



## What the U.S. Supreme Court Decision Means for Illinois

The United States Supreme Court recently announced its decision in the *King v. Burwell* case. At issue in the case was the legality of federal financial help to lower the cost of coverage for eligible individuals in states that have not set up a State Based Marketplace, including Illinois, and instead use the federally Facilitated Marketplace (FFM) HealthCare.gov. This decision will have no impact on your health coverage, but below are a few questions and answers to help you better understand the decision.

### What does the *King v. Burwell* ruling mean for me?

The Supreme Court ruled that financial help will continue to be available to all eligible consumers, including Illinoisans, who purchase health coverage on the Health Insurance Marketplace. There is no change to the amount of financial help (federal premium tax credits or cost-sharing reductions) you may be receiving to pay for your coverage.

### Will my health benefits change?

No. The Supreme Court's ruling in *King v. Burwell* does not change your plan benefits.

### Am I still required to have health coverage?

Yes. The ruling in *King v. Burwell* did not change the requirement to have health coverage under the federal Affordable Care Act (ACA). The ACA requires most people to have health coverage or pay a fine if they can afford health coverage but choose not to buy it.

### Do I need to do anything now?

No. Because there were no changes to the ACA, there are no new requirements for you. But remember, the next Open Enrollment Period begins on November 1, 2015. At that time you may want to come back and find out what new options are available for you or sign up for coverage if you are still uninsured.